

# ARE YOU PENNY WISE OR POUND FOOLISH?

TAKE THIS  
QUIZ  
TO FIND OUT!

Give yourself 0 points for each A, 1 point for each B, and 2 points for each C you choose!

1. If I didn't have a credit card in my pocket, I would

- a. Not even notice
- b. Look for it frantically
- c. Buy a LOT less stuff!

2. At holiday time, my credit card balance

- a. Is sitting pretty PAID OFF!
- b. Isn't anything I can't pay off next month
- c. Lost somewhere in the stratosphere

3. I see something I really want, so I

- a. Wait until I can afford it
- b. Forget about it - I don't need it
- c. CHARGE!

4. My rent is due!

- a. No problem - it's in the budget!
- b. Manageable, but I might start packing my lunch
- c. OUCH - another month of ramen

5. My car needs new brakes to pass inspection.

- a. No problem - I have money set aside for things like this
- b. I guess I'm not going to that concert after all
- c. CHARGE!

6. I think I'm being good with my money...

- a. And I've got enough put aside for a vacation!
- b. But it's pretty hard to save up much
- c. But I can never seem to pay off that credit card

HOW DID  
YOU DO?

## 0-3 POINTS

Rock solid - you have this money thing figured out!

## 4-6 POINTS

Careful - you have some work to do!

## 7-12 POINTS

The ice isn't just thin - it's breaking under your feet! Time to stop those impulse buys and cut your expenses!